

# EXHIBIT “J”

*Pt I*

UNITED STATES BANKRUPTCY COURT  
District of New Jersey

In Re:

Glenn J Graiser Joan A. Graiser,

Case No.: 08-17831-JHW

Chapter: 13

**ORDER APPROVING PAYMENT OF FILING FEE IN INSTALLMENTS**

☐ IT IS ORDERED that the debtor(s) may pay the filing fee in installments on the terms proposed in the foregoing application.

☐ IT IS ORDERED that the debtor(s) shall pay the filing fee according to the following terms:

\$ \_\_\_\_\_ Check one ☐ With the filing of the petition, or  
☒ On or before \_\_\_\_\_

☐ IT IS FURTHER ORDERED that until the filing fee is paid in full the debtor(s) shall not make any additional payment or transfer any additional property to an attorney or any other person for services in connection with this case.

Date: \_\_\_\_\_

\_\_\_\_\_  
Judge, United States Bankruptcy Court

B6A (Official Form 6A) (12/07)

In re: Glenn J Graiser Joan A. Graiser

Debtors

Case No. 08-17831-JHW  
(If known)

## SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
2 Meadowview Lane, Tuchahoe, NJ	Fee Owner	J	\$ 500,000.00	\$ 302,000.00
Total >			\$ 500,000.00	

(Report also on Summary of Schedules.)

B6B (Official Form 6B) (12/07)

In re **Glenn J Graiser Joan A. Graiser**

Debtors

Case No. **08-17831-JHW**

(If known)

**SCHEDULE B - PERSONAL PROPERTY**

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand	<b>X</b>			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Checking account at Commerce Bank</b>	<b>J</b>	<b>100.00</b>
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Savings account at Credit Union</b>	<b>J</b>	<b>50.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>household goods and furnishings</b>	<b>J</b>	<b>3,000.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	<b>X</b>			
6. Wearing apparel.		<b>personal wardrobes</b>	<b>J</b>	<b>2,500.00</b>
7. Furs and jewelry.		<b>wedding rings, watches, bracelets and earrings</b>	<b>J</b>	<b>1,000.00</b>
8. Firearms and sports, photographic, and other hobby equipment.	<b>X</b>			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	<b>X</b>			
10. Annuities. Itemize and name each issuer.	<b>X</b>			
	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		<b>Pension through employer - PERS</b>	<b>W</b>	<b>unknown</b>
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		<b>Tuckahoe Marina and Yacht Club</b>	<b>H</b>	<b>0.00</b>
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
16. Accounts receivable.	<b>X</b>			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	<b>X</b>			

B6B (Official Form 6B) (12/07) -- Cont.

In re Glenn J Graiser Joan A. Graiser

Debtors

Case No. 08-17831-JHW

(If known)

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<b>X</b>			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
	<b>X</b>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>1990 Dodge Dakota</b>	<b>H</b>	<b>1,000.00</b>
Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2000 Pontiac Grand Am</b>	<b>W</b>	<b>2,500.00</b>
26. Boats, motors, and accessories.	<b>X</b>			
27. Aircraft and accessories.	<b>X</b>			
28. Office equipment, furnishings, and supplies.	<b>X</b>			
29. Machinery, fixtures, equipment and supplies used in business.	<b>X</b>			
30. Inventory.	<b>X</b>			
31. Animals.	<b>X</b>			
32. Crops - growing or harvested. Give particulars.	<b>X</b>			
33. Farming equipment and implements.	<b>X</b>			
34. Farm supplies, chemicals, and feed.	<b>X</b>			
35. Other personal property of any kind not already listed. Itemize.	<b>X</b>			
<u>1</u> continuation sheets attached				<b>Total</b> <b>\$ 10,150.00</b>

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

B6C (Official Form 6C) (12/07)

In re Glenn J Graiser Joan A. Graiser

Debtors

Case No. 08-17831-JHW

(If known)

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:  
(Check one box)☒ Check if debtor claims a homestead exemption that exceeds  
\$136,875☒ 11 U.S.C. § 522(b)(2)☐ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
1990 Dodge Dakota	11 USC § 522(d)(2)	1,000.00	1,000.00
2 Meadowview Lane, Tuchahoe, NJ	11 USC § 522(d)(1)	40,400.00	500,000.00
2000 Pontiac Grand Am	11 USC § 522(d)(2)	2,500.00	2,500.00
Checking account at Commerce Bank	11 USC § 522(d)(5)	100.00	100.00
household goods and furnishings	11 USC § 522(d)(3)	3,000.00	3,000.00
personal wardrobes	11 USC § 522(d)(3)	2,500.00	2,500.00
Savings account at Credit Union	11 USC § 522(d)(5)	50.00	50.00
wedding rings, watches, bracelets and earrings	11 USC § 522(d)(4)	1,000.00	1,000.00

In re Glenn J Graiser Joan A. Graiser

Debtors

Case No. 08-17831-JHW

(If known)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	DEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. <u>18</u> Citifinancial 900 Tilton Road Northfield, NJ 08225 REDACTED	J	07/01/2005 Second Lien on Residence 2 Meadowview Lane, Tuchahoe, NJ VALUE \$500,000.00				15,000.00	0.00
ACCOUNT NO. <u>113401</u> U.S.Bank National Association ATTN: Phelan Hallinan & Schmieg, PC 400 Fellowship Road Suite 100 Mt. Laurel, NJ 08054	J	02/06/2008 Mortgage 2 Meadowview Lane, Tuchahoe, NJ VALUE \$500,000.00				302,000.00	0.00

0 continuation sheets  
attachedSubtotal >  
(Total of this page)Total >  
(Use only on last page)

\$ 317,000.00	\$ 0.00
\$ 317,000.00	\$ 0.00

(Report also on Summary of  
Schedules) (If applicable, report  
also on Statistical  
Summary of Certain  
Liabilities and  
Related Data.)

B6E (Official Form 6E) (12/07)

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In re Glenn J Graiser Joan A. Graiser

Debtors

Case No. 08-17831-JHW

(If known)

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.





B6E (Official Form 6E) (12/07) – Cont.

In re Glenn J Graiser Joan A. Graiser

Debtors

Case No. 08-17831-JHW

(If known)

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

(Continuation Sheet)

**Type of Priority: Taxes and Certain Other Debts Owed to Governmental Units**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO.  Department of Environmental Protection 401 E. State St. PO Box 402 Trenton, NJ 08625-0402		H	04/04/2008 enforcement settlement				2,318.00	2,318.00	0.00

Sheet no. 2 of 2 continuation sheets attached to Schedule of  
Creditors Holding Priority ClaimsSubtotals>  
(Totals of this page)

\$	2,318.00	\$	2,318.00	\$	0.00
\$	2,318.00				
		\$	2,318.00	\$	0.00

Total >  
(Use only on last page of the completed  
Schedule E. Report also on the Summary of  
Schedules.)Total >  
(Use only on last page of the completed  
Schedule E. If applicable, report also on the  
Statistical Summary of Certain Liabilities  
and Related Data.)

In re Glenn J Graiser Joan A. Graiser

Debtors

Case No. 08-17831-JHW

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <u>GR.</u> <b>Archer &amp; Greiner</b> <b>One Centennial Square</b> <b>Haddonfield, NJ 08033-0968</b> <b>REDACTED</b>	<b>H</b>	<b>03/14/2005</b> <b>legal services for divorce</b>				<b>9,322.49</b>
ACCOUNT NO. <u>GRA179.0</u> <b>Archer &amp; Greiner</b> <b>One Centennial Square</b> <b>Haddonfield, NJ 08033-0968</b> <b>REDACTED</b>	<b>J</b>	<b>03/06/2008</b> <b>legal services for land use DEP</b> <b>approvals for docks</b>				<b>31,501.96</b>
ACCOUNT NO. <u>47912407652</u> <b>Capital One Bank</b> <b>c/o United Recovery Systems, LP</b> <b>PO Box 722929</b> <b>Houston, TX 77272-2929</b> <b>REDACTED</b>	<b>H</b>	<b>03/07/2008</b> <b>credit card misc. purchases</b>				<b>2,288.88</b>
ACCOUNT NO. <u>529115179997</u> <b>Capital One Bank</b> <b>c/o United Recovery Systems, LP</b> <b>PO Box 722929</b> <b>Houston, TX 77272-2919</b>	<b>H</b>	<b>03/07/2008</b> <b>misc. credit card purchases</b>				<b>2,663.40</b>
ACCOUNT NO. <u>043-270</u> <b>Kohl's</b> <b>PO Box 2983</b> <b>Milwaukee, WI</b> <b>REDACTED</b>	<b>H</b>	<b>01/17/2008</b> <b>misc. credit card purchases</b>				<b>812.16</b>

0 Continuation sheets attached

Subtotal > \$ **46,588.89**Total > \$ **46,588.89**(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

B6G (Official Form 6G) (12/07)

In re: Glenn J Graiser Joan A. Graiser  
DebtorsCase No. 08-17831-JHW  
(If known)**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

In re: Glenn J Graiser Joan A. Graiser

Debtors

Case No. 08-17831-JHW

(If known)

## SCHEDULE H - CODEBTORS

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
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In re **Glenn J Graiser Joan A. Graiser**Case No. **08-17831-JHW**

Debtors

(If known)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: <b>married</b>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
<b>Employment:</b>	DEBTOR	SPOUSE
Occupation	<b>assistant wine manager</b>	<b>administrative secretary</b>
Name of Employer	<b>Canals</b>	<b>Department of Corrections</b>
How long employed	<b>3 years</b>	<b>6 years</b>
Address of Employer	<b>4212 Blackhorse Pike Mays Landing, NJ 08330</b>	<b>PO Box 150 Delmont, NJ 08314</b>

INCOME: (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly.)	\$ <u>3,250.00</u>	\$ <u>3,537.71</u>
2. Estimate monthly overtime	\$ <u>0.00</u>	\$ <u>0.00</u>
3. SUBTOTAL	\$ <u>3,250.00</u>	\$ <u>3,537.71</u>
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ <u>496.34</u>	\$ <u>1,457.82</u>
b. Insurance	\$ <u>0.00</u>	\$ <u>82.42</u>
c. Union dues	\$ <u>0.00</u>	\$ <u>40.82</u>
d. Other (Specify) <b>contributory insurance</b>	\$ <u>0.00</u>	\$ <u>17.68</u>
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ <u>496.34</u>	\$ <u>1,598.74</u>
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ <u>2,753.66</u>	\$ <u>1,938.97</u>
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ <u>575.00</u>	\$ <u>0.00</u>
8. Income from real property	\$ <u>0.00</u>	\$ <u>0.00</u>
9. Interest and dividends	\$ <u>0.00</u>	\$ <u>0.00</u>
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ <u>0.00</u>	\$ <u>0.00</u>
11. Social security or other government assistance (Specify)	\$ <u>0.00</u>	\$ <u>0.00</u>
12. Pension or retirement income	\$ <u>0.00</u>	\$ <u>0.00</u>
13. Other monthly income (Specify)	\$ <u>0.00</u>	\$ <u>0.00</u>
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ <u>575.00</u>	\$ <u>0.00</u>
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ <u>3,328.66</u>	\$ <u>1,938.97</u>
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$ <u>5,267.63</u>	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document.:

**NONE**

B6J (Official Form 6J) (12/07)

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In re Glenn J Graiser Joan A. Graiser  
DebtorsCase No. 08-17831-JHW  
(If known)**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	<u>2,925.84</u>
a. Are real estate taxes included?      Yes <u>✓</u> No <u>      </u>		
b. Is property insurance included?      Yes <u>✓</u> No <u>      </u>		
2. Utilities: a. Electricity and heating fuel	\$	<u>184.00</u>
b. Water and sewer	\$	<u>0.00</u>
c. Telephone	\$	<u>0.00</u>
d. Other <u>cable, internet and telephone</u>	\$	<u>159.00</u>
3. Home maintenance (repairs and upkeep)	\$	<u>75.00</u>
4. Food	\$	<u>400.00</u>
5. Clothing	\$	<u>40.00</u>
6. Laundry and dry cleaning	\$	<u>30.00</u>
7. Medical and dental expenses	\$	<u>43.00</u>
8. Transportation (not including car payments)	\$	<u>400.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<u>25.00</u>
10. Charitable contributions	\$	<u>0.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	<u>133.33</u>
b. Life	\$	<u>0.00</u>
c. Health	\$	<u>0.00</u>
d. Auto	\$	<u>134.00</u>
e. Other	\$	<u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) <u>      </u>	\$	<u>0.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	<u>0.00</u>
b. Other <u>      </u>	\$	<u>0.00</u>
14. Alimony, maintenance, and support paid to others	\$	<u>0.00</u>
15. Payments for support of additional dependents not living at your home	\$	<u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	<u>336.00</u>
17. Other <u>cell phones</u>	\$	<u>70.00</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	<u>4,955.17</u>

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

**20. STATEMENT OF MONTHLY NET INCOME**

a. Average monthly income from Line 15 of Schedule I	\$	<u>5,267.63</u>
b. Average monthly expenses from Line 18 above	\$	<u>4,955.17</u>
c. Monthly net income (a. minus b.)	\$	<u>312.46</u>

**UNITED STATES BANKRUPTCY COURT**  
**District of New Jersey**

In re: **Glenn J Graiser****Joan A. Graiser**Case No. **08-17831-JHW**Chapter **13**

**BUSINESS INCOME AND EXPENSES**

FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (NOTE: ONLY INCLUDE information directly related to the business operation.)

## PART A - GROSS BUSINESS INCOME FOR PREVIOUS 12 MONTHS:

1. Gross Income For 12 Months Prior to Filing: \$ **6,900.00**

PART B - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:

2. Gross Monthly Income: \$ **575.00**

## PART C - ESTIMATED FUTURE MONTHLY EXPENSES:

3. Net Employee Payroll (Other Than Debtor)	\$ <u><b>0.00</b></u>
4. Payroll Taxes	<u><b>0.00</b></u>
5. Unemployment Taxes	<u><b>0.00</b></u>
6. Worker's Compensation	<u><b>0.00</b></u>
7. Other Taxes	<u><b>0.00</b></u>
8. Inventory Purchases (Including raw materials)	<u><b>0.00</b></u>
9. Purchase of Feed/Fertilizer/Seed/Spray	<u><b>0.00</b></u>
10. Rent (Other than debtor's principal residence)	<u><b>0.00</b></u>
11. Utilities	<u><b>226.00</b></u>
12. Office Expenses and Supplies	<u><b>70.00</b></u>
13. Repairs and Maintenance	<u><b>0.00</b></u>
14. Vehicle Expenses	<u><b>0.00</b></u>
15. Travel and Entertainment	<u><b>0.00</b></u>
16. Equipment Rental and Leases	<u><b>0.00</b></u>
17. Legal/Accounting/Other Professional Fees	<u><b>40.00</b></u>
18. Insurance	<u><b>0.00</b></u>
19. Employee Benefits (e.g., pension, medical, etc.)	<u><b>0.00</b></u>
20. Payments to Be Made Directly By Debtor to Secured Creditors For Pre-Petition Business Debts (Specify):	
<b>None</b>	<u></u>
21. Other (Specify):	
<b>None</b>	<u></u>

22. Total Monthly Expenses (Add items 3 - 21) \$ **336.00**

PART D - ESTIMATED AVERAGE NET MONTHLY INCOME:

23. AVERAGE NET MONTHLY INCOME (Subtract Item 22 from Item 2) \$ **239.00**



B6 Summary (Official Form 6 - Summary) (12/07)

**United States Bankruptcy Court**  
**District of New Jersey**

In re Glenn J Graiser Joan A. Graiser

Debtors

Case No. 08-17831-JHWChapter 13

## SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 500,000.00		
B - Personal Property	YES	2	\$ 10,150.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 317,000.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	3		\$ 2,318.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	1		\$ 46,588.89	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 5,267.63
J - Current Expenditures of Individual Debtor(s)	YES	2			\$ 4,955.17
TOTAL		14	\$ 510,150.00	\$ 365,906.89	

**United States Bankruptcy Court  
District of New Jersey**

In re **Glenn J Graiser Joan A. Graiser**

Debtors

Case No. **08-17831-JHW**Chapter **13**

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 2,318.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E.	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 2,318.00

**State the following:**

Average Income (from Schedule I, Line 16)	\$ 5,267.63
Average Expenses (from Schedule J, Line 18)	\$ 4,955.17
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 )	\$ 6,787.71

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 2,318.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$46,588.89
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$46,588.89

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re Glenn J Graiser Joan A. Graiser

Debtors

Case No. 08-17831-JHW

(If known)

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets, and that they are true and correct to the best of my knowledge, information, and belief.

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Date: 5/14/2008

Signature: s/ Glenn J Graiser

Glenn J Graiser

Debtor

Date: 5/14/2008

Signature: s/ Joan A. Graiser

Joan A. Graiser

(Joint Debtor, if any)

[If joint case, both spouses must sign]

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

B7 (Official Form 7) (12/07)

UNITED STATES BANKRUPTCY COURT  
District of New Jersey

In re: **Glenn J Graiser Joan A. Graiser**

Debtors

Case No. **08-17831-JHW**

(If known)

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
46,395.00	Employment	2005
57,439.00	Employment	2006

2. Income other than from employment or operation of business

None ☒ State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
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3. Payments to creditors

**Complete a. or b., as appropriate, and c.**

None ☒ a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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